



2643

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of: Terry et al.

Application No.: 09/240,893

Filed: January 29, 1999

Attorney Docket No.: MSFT 4948 (Formerly ITC:9905)

Confirmation No.: 7923

For: INTERACTIVE BILLING SYSTEM UTILIZING A THIN WEB CLIENT INTERFACE

Art Unit: 2643

Examiner: D. M. Nguyen

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6-10-03
CLK

June 2, 2003

RESPONSE

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Technology Center 2600

TO THE COMMISSIONER FOR PATENTS,

SIR:

In response to the Office action mailed March 31, 2003, please consider the following remarks:

REMARKS

Applicants have thoroughly considered the Examiner's remarks but respectfully disagree and request further reconsideration of the application in light of the following remarks. If the Examiner feels, for any reason, that an interview will expedite prosecution of this application, applicants invite the Examiner to telephone the undersigned attorney.

Claims 45, 46, and 62 are rejected under 35 U.S.C. § 103(a) as being unpatentable over Buscher, in view of U.S. Patent 6,128,602 to Northington et al. As acknowledged in the Office action, the Buscher reference does not teach that new billing records include individual transaction charges from a plurality of entities. In this regard, the Office action asserts that Northington teaches electronic bill processing comprising "processing new bill records that